



City of Las Cruces

2022

Action Plan

YEAR 2: 2021-2025 Consolidated Plan

3-14-2022

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Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Las Cruces, Economic Development Department, Housing & Neighborhood Services Program (City) oversees the Consolidated Plan process for the city. The city is submitting its 2022 Action Plan, Year 2 of the 2021-2025 Consolidated Plan. This Plan has been prepared according to HUD requirements. The Plan will govern the City's investment of federal funds for persons experiencing homelessness, housing and non-housing community development activities for the next year.

Annually, the city as a participating jurisdiction is entitled to receive an allocation of the Housing and Urban Development (HUD) Community Development Block Grant (CDBG), and the HOME Investment Partnerships Program (HOME) funding. In 2022, the City expects to receive \$1,029,593 in CDBG and \$491,071 in HOME funds. In addition, City staff estimates program income of \$35,000 for CDBG and \$55,000 for the HOME Program.

CDBG is both the oldest and largest of the HUD programs for housing and community development. CDBG can be used for a variety of activities including:

- Public Infrastructure improvements (streets, sidewalks) in CDBG eligible areas or to support affordable housing development;
- removal of accessibility barriers;
- loans or grants to business for hiring of lower income workers;
- provision of supportive service dollars to social service organizations;
- demolition of property;
- construction and rehabilitation of community facilities including those that help special needs populations (e.g., homeless shelters); and
- down payment assistance for homeownership.

The HOME Program provides federal funds for a variety of housing activities including construction of affordable housing; rehabilitation of affordable housing; acquisition of buildings for affordable housing; first time homebuyer assistance and counseling; and tenant based rental assistance.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

High priority needs identified in the Las Cruces Five-Year Consolidated Plan include both housing and non-housing community development, infrastructure, persons experiencing homelessness and special population needs. Las Cruces has developed and managed a robust Citizen Participation process to solicit resident input on priority needs. The City has integrated that Citizen Participation process with substantial research efforts to acquire hard data on the scope of those needs.

Proposed* uses of HUD funding for PY2022 are below.

*Funding is subject to the adoption of a Federal Budget and allocation. In the event of reduced CDBG funding the proposed Home Rehabilitation allocation will be reduced. In the event of reduced HOME funding the proposed HOME allocations will be reduced proportionally. If anticipated CDBG funding is increased unfunded CDBG requests will be considered including but not limited to Street/Park infrastructure, land acquisition or facility improvements. If anticipated HOME funding is increased, HOME grantees will receive proportionate funding.

PROPOSED* USES OF HUD FUNDING FOR PY2022 ARE:

| | CDBG | HOME |
|--------------------------------------|---------------------------|-------------------------|
| Anticipated funding amount from HUD* | \$1,029,593 | \$491,071 |
| Program Income Estimate | \$35,000 | \$55,000 |
| Total Funding Available | <u>\$1,064,593</u> | <u>\$546,071</u> |
| Administration | \$169,115 | \$54,071 |

| PROJECTS | CDBG | HOME | BENEFIT/LOCATION |
|--|-----------|-----------|---|
| Mesilla Valley Community of Hope (MVCH) | \$50,000 | | Rehabilitation of facilities to include security doors at entry ways. 999 W. Amador |
| El Calvario | \$80,000 | | Transitional Shelter for displaced persons 200 S. Campo |
| Home Rehabilitation (includes Mobile Home ADA Ramps) | \$605,478 | | City-wide & Targeted; sites to be determined including Lift up Las Cruces pilot area. Estimated benefit 35 people |
| Mesilla Valley Habitat for Humanity (MVH4H) | | \$270,000 | Funding to assist with land acquisition and construction materials for the purpose of constructing site-built homes. Scattered sites throughout city. |
| Tierra Del Sol Housing Corporation (TDS) | | \$200,000 | Funding to assist in the development of subdivision for single-family homes to low-moderate income residents. Sierra/Lennox Subd. |
| Community Housing Development Organization (CHDO) operating funds, MVH4H | | \$12,000 | Funding assistance for administrative operations at MVH4H. 720 N. Santa Fe |
| Community Housing Development Organization (CHDO) operating funds, TDS | | \$10,000 | Funding assistance for administrative operations at TDS. 210 E Idaho |

PROPOSED USES

| CDBG PUBLIC SERVICES GRANTS | | BENEFIT/LOCATION |
|--|--|---|
| CDBG Public Services Grants to Non-Profits | \$160,000 not to exceed 15% | \$32,000(approx.) to each of the five listed, non-profit agencies to provide services to the low-income members of the community. |
| Mesilla Valley Community of Hope | 03T Homeless Programs | 999 West Amador Community of Hope Campus; Est. 530 people to benefit |
| Jardin de Los Niños | 05L Child Care Services | 999 West Amador Community of Hope Campus Est 220 children to benefit |
| Casa de Peregrinos | 05W Food Banks | 999 West Amador Community of Hope Campus; Est. 18,000 people to benefit |
| La Casa, Inc. | 05G Battered & Abused Victims of Domestic Violence | Est. 440 victims of DV will be assisted City-wide |
| MVCASA | 05N Abused & Neglected Children | Est. 200 children will be assisted City-wide (Third District Court Jurisdiction) |

PROPOSED PS USES

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Overall, during the last five-year reporting period for Consolidated Annual Performance Evaluation Reports (CAPERs) the City has received satisfactory reviews regarding its performance in meeting goals set forth in the Five-Year Consolidated Plan and each year’s Annual Action Plan. Additionally, HUD continues to conclude that the City of Las Cruces is administering its programs in a manner consistent with the applicable regulatory requirements. Review and conclusions are based solely on information available to HUD, and do not constitute a comprehensive evaluation or approval of specific activities. The City of Las Cruces has responded to all technical assistance provided as a part of any HUD review and evaluation.

In PY21 the City saw the completion of the newly constructed Desert Hope Apartment complex, a 40-unit permanent supportive housing complex located at 1310 Pecos St. The much-needed complex allowed 40 homeless individuals to secure housing and supportive services. Desert Hope was a collaborative project between the Mesilla Valley Public Housing Authority, as the developer, and Mesilla Valley Community of Hope as the lead supportive services provider. The city continued to experience the negative effects of the pandemic regarding the construction of owner-occupied single-family homes. Specifically with our development partner, Mesilla Valley Habitat for Humanity who relies on

volunteer labor for the majority of construction efforts. They are anticipating the completion of 2 homes during the program year when normally they can complete 5 units each program year. The two homes anticipated to be completed are in the Aurora Subdivision at 4157 and 4161 Aurora Star Court. Habitat build season in Las Cruces normally runs from October to April each year with the majority of volunteers/caravanners' (snowbirds) coming from the northeast part of the country. With Habitat International dictating volunteer allowability and the general mistrust of the pandemic and its variant surges, the volunteer effort was greatly hindered during the 2021-2022 build season. Environmental and engineering design work was the concentration in the Skylark Subdivision, a new construction development project by Tierra Del Sol Housing corporation that will contain up to 19 single family homes.

CDBG funds used to preserve existing affordable housing stock were used for the rehabilitation of 3 owner-occupied units and the installation of 1 mobile home ramp. There are an additional 4 Home Rehabilitation projects anticipated for completion prior to the end of PY21. The Home Rehabilitation projects proved to be more challenging than in previous years due to supply and manpower shortages caused by CV-19. Additionally, there was a noticeable reduction of Mobile Home Ramp Applications due to CV-19. CDBG Public Services funding was provided to non-profit agencies who provided a variety of activities including funding to homelessness services providers including a homeless day care center, homeless day shelter, domestic violence, food bank/rescue, and case advocacy for abused and neglected children. Approximately 19,450 individuals benefited from the services provided. The City provided Fair Housing awareness training to all new employees of the City.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Prior to the development of the 2022 Action Plan two public input meetings were held on November 9, 2021 at 5:30 PM at City Hall and November 10, 2021 at 2:30 pm at Branigan Library Roadrunner Room 200 E Picacho Ave.

The draft 2022 Action Plan was available for public review starting Monday, March 14, 2022, from 8:00 a.m. to 5:00 p.m., Monday through Friday at the Las Cruces City Hall, Community Development Department, 700 N. Main, Suite 1100 or City Clerk's Office, Suite 1200 and the Branigan Library, 200 E. Picacho. It was also on the City's website at www.las-cruces.org under the "Discover Housing and Community Resources" section (this page is ADA compliant for the visually impaired).

The 2022 Action Plan can be translated, upon request, for Limited English Proficient (LEP) persons for review during the public comment period. The 2022 Action Plan can also be provided in alternate formats for the disabled (i.e. Braille, large print, audio tape) upon request.

Three public hearings to receive comments on the on the 2022 Action Plan were held. The first was Tuesday, March 29, 2022, from 5:30 at the Munson Senior Center, 975 S. Mesquite. Another hearing

was scheduled for Wednesday, March 30, 2022, at 2:30, at City Hall, 700 N. Main St., room 2007-A. An additional hearing was scheduled for Wednesday, March 30, 2022 at 5:30, at the Sage Cafe, 6121 Reynolds Dr., Las Cruces, NM. These facilities meet the requirements for wheelchair accessibility. A Spanish interpreter was available and, upon request, interpreters for other languages can also be made available during the hearings.

The City Council meeting to be held on May 2, 2022 an additional opportunity for the public to comment will be provided.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

TBD

6. Summary of comments or views not accepted and the reasons for not accepting them

All citizen comments and views received during the Action Plan public input process and the public hearings are accepted.

7. Summary

Las Cruces has historically depended upon federal funding to support housing and community development activities. On average, the City of Las Cruces receives approximately \$1.0 million annually between the federal Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). CDBG and HOME are entitlement funds received from the U.S. Department of Housing and Urban Development (HUD). In addition to these federal block grants, through funding received by nonprofit agencies/developers and Mesilla Valley Public Housing Authority, the City's low to moderate income residents benefit from the federal Section 8 voucher program, Continuum of Care funding, Veterans VASH Vouchers, Neighborhood Stabilization funding, Neighbor Works, USDA, and Federal Low Income Housing Tax Credit (LIHTC) program.

The awarding of CDBG and HOME funding is an annual competitive application process that starts in November and continues through a public process which concludes with City Council approval of the recommended projects. Applications for funding are accepted in December for HOME and January for CDBG and Public Service projects. The process begins with the solicitation of Request for Application/Letter of Intent to apply for funding. City entities, other governmental entities and private nonprofit organizations may submit proposals. Non-profit entities, to be eligible, must also have the organizational capacity to carry out the proposed activity and to meet the record keeping and reporting requirements of CDBG and HOME programs. Applications for funding are accepted from all eligible organizations whether they have previously received grants or not. The Request for Application/Letters

of Intents are reviewed for initial determination of program eligibility. After the initial determination of program eligibility, City staff distributes electronic applications for funding to the eligible applicant agency. Staff reviews, scores and recommends CDBG and HOME applications for funding. The Health and Human Services Advisory Committee reviews, scores and recommends CDBG Public Service applications. Information regarding the application process is available on the City's website with program staff contact information.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|-----------------------|------------|-----------------------------------|
| Lead Agency | LAS CRUCES | |
| CDBG Administrator | LAS CRUCES | Housing and Neighborhood Services |
| HOPWA Administrator | | |
| HOME Administrator | LAS CRUCES | Housing and Neighborhood Services |
| HOPWA-C Administrator | | |

Table 1 – Responsible Agencies

Narrative (optional)

The Housing and Neighborhood Services Section of Economic Development is responsible for administering both the CDBG and the HOME programs.

Consolidated Plan Public Contact Information

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 Economic Development Department
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 ngreen@las-cruces.org

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The development of the 2022 Action Plan included several opportunities for citizen and stakeholder input. On November 9 and 10, 2021, two public hearings were held to provide an overview of the Plan process and to solicit input. On March 1, 2022, the City's Health and Human Services Advisory Committee held a public hearing to make funding recommendations for the CDBG Public Service Funds for the 2022 Program Year. Public hearings were also held on March 29 and 30, 2022 to gather input on the draft 2022 Action Plan, along with a 30-day public comment period on the draft plan. Public comments could also be made at the May 2, 2022 City Council meeting in which the 2022 Action Plan will be considered for adoption.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of Las Cruces coordinates city funded housing activities through the Affordable Housing Land Bank and Trust Fund Advisory Committee, and public service activities through the Health and Human Services Advisory Committee. The City will provide public service funding over the next five years to local non-profit agencies that serve special needs populations, primarily to the homeless, victims of domestic violence, and the disabled. Additionally, the City will provide HOME funds to non-profit housing providers for the development of single-family and multi-family housing, and affordable rental housing assistance.

The City will continue to coordinate efforts in the areas of homeless services and ending homelessness, including chronic homelessness, veteran homelessness for the Mesilla Valley Community of Hope campus and other homeless providers working in the City.

The City will continue to participate in meetings with outside partners in efforts to improve overall delivery of CDBG and HOME-funded projects, as well as public service and homeless providers on a regular basis

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City falls under the jurisdiction of the New Mexico Coalition to End Homelessness (NMCEH), the New Mexico Balance of State Continuum of Care (CoC). The City participates with staff representation in the regular NMCEH meetings held as well as the NMCEH CoC Board meetings. Governmental and

nonprofit agencies in the Balance of State cities and counties can apply annually for HUD Continuum of Care grants through the NMCEH.

Consultation with the CoC takes place with the NMCEH for the City's jurisdiction.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City currently does not receive ESG funding. CoC funds are also provided directly to our outside partnering agencies. The NMCEH administers the operations of the HMIS system.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

| | | |
|---|--|---|
| 1 | Agency/Group/Organization | LA CASA, INC |
| | Agency/Group/Organization Type | Housing Services-Victims of Domestic Violence |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Families with children |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | La Casa staff were key informants providing information about the needs of victims of domestic violence in Las Cruces. La Casa coordinates with the City of Las Cruces and other providers of services. |
| 2 | Agency/Group/Organization | MESILLA VALLEY COMMUNITY OF HOPE |
| | Agency/Group/Organization Type | Housing Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Staff from the Mesilla Valley Community of Hope (MVCH) were key informants, providing insights and data related to the needs of homeless citizens in Las Cruces. MVCH coordinates with all other homeless service agencies and the City through the Continuum of Care and to ensure coordinated homeless service provision. MVCH is also the Coordinated Entry lead agency for Southern New Mexico. |
| 3 | Agency/Group/Organization | Veterans Administration |
| | Agency/Group/Organization Type | Services-homeless Other government - Federal |

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| | What section of the Plan was addressed by Consultation? | Homelessness Needs - Veterans |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The VA VASH staff participated as key informants and coordinate with other homeless services providers, the City, and the Mesilla Valley Housing Authority to provide coordinated services to homeless veterans in Las Cruces. |
| 4 | Agency/Group/Organization | CASA DE PEREGRINOS |
| | Agency/Group/Organization Type | Services-Elderly Persons Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Casa de Peregrinos staff provided information about food insecurity in Las Cruces and the high priority needs of low and very low income households. The agency coordinates with other service providers in Las Cruces and with the City. |
| 5 | Agency/Group/Organization | JL Gray |
| | Agency/Group/Organization Type | Housing Business Leaders |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | JL Gray property management and development staff were key informants who provided information and insights into the need for affordable housing. |

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| 6 | Agency/Group/Organization | NMSU Economics Department |
| | Agency/Group/Organization Type | Business Leaders University Major Employer |
| | What section of the Plan was addressed by Consultation? | Economic Development |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | A representative from the NMSU Economics Department was a key informant discussing the employment needs in Las Cruces and the economic climate. |
| 7 | Agency/Group/Organization | FAMILIES AND YOUTH, INC. |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-homeless Services-Health Child Welfare Agency Publicly Funded Institution/System of Care |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Staff from FYI were key informants, and provided information about the needs of homeless youth, homeless youth programs, and programs for at risk youth. |

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| 8 | Agency/Group/Organization | Housing Policy Review Committee |
| | Agency/Group/Organization Type | Housing Other government - State Other government - County Other government - Local |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Las Cruces Housing PRC provided insights into the housing market and housing needs in Las Cruces. |
| 9 | Agency/Group/Organization | TRESCO, INC |
| | Agency/Group/Organization Type | Services - Housing Services-Persons with Disabilities Services-Employment |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Staff from Tresco were key informants providing information about persons with disabilities, and their needs for housing and services in Las Cruces. |
| 10 | Agency/Group/Organization | EL CALDITO SOUP KITCHEN |
| | Agency/Group/Organization Type | Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless |

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| | What section of the Plan was addressed by Consultation? | Homeless Needs - Families with children Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The staff and board of El Caldito provided insights into the need for food and meals for homeless and low income persons and households in in Las Cruces. The agency works with other homeless and service providers to coordinate services in Las Cruces. |
| 11 | Agency/Group/Organization | Health and Human Services Advisory Committee |
| | Agency/Group/Organization Type | Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The HHSAC Committee met to provide insights into high priority public services needs within Las Cruces. The committee helps the city coordinate and prioritize funding requests for public services dollars. |
| 12 | Agency/Group/Organization | New Mexico Department of Health |
| | Agency/Group/Organization Type | Services-Persons with HIV/AIDS |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Doctors and Health Promotion program managers provided information and insights into the challenges faced by persons with HIV/AIDS in Las Cruces and coordination for service delivery for this population. |

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| 13 | Agency/Group/Organization | Dona Ana County Health and Human Services |
| | Agency/Group/Organization Type | Health Agency Agency - Emergency Management Other government - County Business Leaders |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Economic Development |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Dona Ana County HHS provided information about gaps in the healthcare system for low-income residents of Las Cruces, and the challenges of bringing high quality care to the community. |
| 14 | Agency/Group/Organization | JARDIN DE LOS NINOS |
| | Agency/Group/Organization Type | Services-Children Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Families with children |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Jardin de los Ninos staff were key informants providing information regarding homeless children and families that they serve, and their services. The agency coordinates with other homeless providers and the City to ensure that families are accessing all services available to them. |
| 15 | Agency/Group/Organization | League of Women Voters |
| | Agency/Group/Organization Type | Civic Leaders Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

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| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The League of Women's Voters provided a Housing Needs report that they prepared and observations about housing needs throughout Las Cruces. |
| 16 | Agency/Group/Organization | Amador Health Center |
| | Agency/Group/Organization Type | Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Health Health Agency |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Staff from Amador Health Center (FKA St. Luke's Health Care Clinic) were key informants providing information related to homeless health needs and programs available at the clinic. The agency coordinates services with other homeless providers and the city. SAMSA Recipient |
| 17 | Agency/Group/Organization | TIERRA DEL SOL HOUSING CORP. |
| | Agency/Group/Organization Type | Housing Community Development Financial Institution |

| | | |
|----|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Tierra del Sol, as a nonprofit housing developer, provided insights into housing needs, the housing market, and development challenges in Las Cruces. Tierra del Sol coordinates with other housing and service providers and the City to construct new housing units. |
| 18 | Agency/Group/Organization | Precision Mortgage Group |
| | Agency/Group/Organization Type | Business Leaders Private Sector Banking / Financing |
| | What section of the Plan was addressed by Consultation? | Market Analysis Economic Development |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Precision Mortgage Group was a key informant providing information related to the housing market and economic conditions in Las Cruces. |
| 19 | Agency/Group/Organization | MESILLA VALLEY PUBLIC HOUSING |
| | Agency/Group/Organization Type | Housing PHA |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Mesilla Valley Housing Authority provided data related to residents, properties and waiting lists and needs for affordable housing in Las Cruces. |

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| 20 | Agency/Group/Organization | Las Cruces Home Builders Association |
| | Agency/Group/Organization Type | Housing Business Leaders Business and Civic Leaders Neighborhood Organization Private Sector Banking / Financing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Staff from the Las Cruces Home Builders Association provided insights into the housing development market and challenges related to building housing in Las Cruces. |
| 21 | Agency/Group/Organization | MESILLA VALLEY HABITAT FOR HUMANITY |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Habitat for Humanity staff were key informants to provide insights into the housing needs of residents, construction of housing units, and the development challenges in Las Cruces. Habitat coordinates with other housing and service agencies and the City to provide housing. |

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| 22 | Agency/Group/Organization | City of Las Cruces |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - Local Planning organization Grantee Department Major Employer |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy |

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| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Staff from many City departments in Las Cruces, including Planning, Public Works, Housing, Community Development, Parks & Rec, Transit, Senior Programs, Land Management, the City Council, Mayor's Office, and Metropolitan Planning Organization provided data, insights, programmatic information, and priorities for development of the Consolidated Plan. |
| 23 | Agency/Group/Organization | MESILLA VALLEY COURT APPOINTED SPECIAL ADVOCATES (CASA), INC. |
| | Agency/Group/Organization Type | Services-Children Services - Victims Child Welfare Agency |
| | What section of the Plan was addressed by Consultation? | Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Mesilla Valley CASA staff was a key informant providing information related to children in need and in the court system in Las Cruces. |
| 24 | Agency/Group/Organization | New Mexico Cafe |
| | Agency/Group/Organization Type | Housing Services - Narrowing the Digital Divide Neighborhood Organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | New Mexico CAFE staff was a key information related to the housing and service needs of the Spanish speaking community in Las Cruces. The agency has also worked to provide foreclosure prevention assistance in the past, and are proponents of economic development and minimum wage increases. |

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|----|--|--|
| 25 | Agency/Group/Organization | Enchanted Sun Realty |
| | Agency/Group/Organization Type | Housing Business Leaders |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Market Analysis |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Enchanted Sun Realty provided information related to the homeownership market in Las Cruces and availability of land for development. |
| 26 | Agency/Group/Organization | Las Cruces Economic Development Office |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Economic Development Anti-poverty Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The City of Las Cruces Economic Development Director was a key informant providing information and insights into the economy in Las Cruces and economic development needs. |

Identify any Agency Types not consulted and provide rationale for not consulting

Efforts were made to include all agency types. No specific agencies were excluded from this process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--------------------|----------------------------------|---|
| Continuum of Care | NM Coalition to End Homelessness | The efforts to end homelessness including chronic homelessness overlap. Providing Affordable Housing to Homeless Persons and special needs populations also overlap |
| Elevate Las Cruces | City of Las Cruces | Elevate Las Cruces is the City's Comprehensive plan which is approved and in its first phase of implementation to establish baseline data. It includes a section on Economic Development, Affordable housing development and anti-poverty strategy. |

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City benefits from having a small group of established non-profit organizations specializing in serving homeless, special needs, and other low-income populations.

The City has worked diligently to foster and develop strong relationships with the organizations that provide housing and supportive services to low-income and special needs populations. City staff are accessible to housing and social service providers and continue to make the CDBG and HOME application processes straightforward and transparent. In recent years, the City has been very proactive in implementing policies and programs that remove barriers and support the provision of needed housing and services, such as the establishment of a land bank, an affordable housing trust fund, streamlining the development process and implementing fee waivers for affordable housing development. These efforts will continue during the five-year Consolidated Plan period.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Input from a broad range of citizens and citizen groups were collected during the development of the Five-Year Consolidated Plan. The public was encouraged to participate through multiple modes, including an online and paper Community Survey sent to 7,800 residents in low-income census tracts (in Spanish and English); Public Hearings and Meetings; submittal of written comments regarding the draft Five-Year Plan; and the City Council Public Hearing to adopt the plan. The Housing and Neighborhood Services Division notified the public about opportunities to participate in the process on the City website, through utility bill mailings (in English and Spanish) to 39,000 residents, Facebook and Instagram Marketing Campaigns, through publications in local newspapers, through non-profit and service providers, and through other means. Input from citizens and key informants was used along with data to determine high priority needs and five-year goals to meet needs.

Prior to the development of the 2022 Action Plan two public input meetings were held on November 9, 2021 at 5:30 PM at City Hall and November 10, 2021 at 2:30 pm at Branigan Library Roadrunner Room 200 E Picacho Ave.

The draft 2022 Action Plan was available for public review starting Monday, March 14, 2022, from 8:00 a.m. to 5:00 p.m., Monday through Friday at the Las Cruces City Hall, Community Development Department, 700 N. Main, Suite 1100 or City Clerk's Office, Suite 1200 and the Branigan Library, 200 E. Picacho. It was also on the City's website at www.las-cruces.org under the "Discover Housing and Community Resources" section (this page is ADA compliant for the visually impaired).

The 2022 Action Plan can be translated, upon request, for Limited English Proficient (LEP) persons for review during the public comment period. The 2022 Action Plan can also be provided in alternate formats for the disabled (i.e. Braille, large print, audio tape) upon request.

Three public hearings to receive comments on the on the 2022 Action Plan were held. The first was Tuesday, March 29, 2022, from 5:30 at the Munson Senior Center, 975 S. Mesquite. Another hearing was scheduled for Wednesday, March 30, 2022, at 2:30, at City Hall, 700 N. Main St., room 2007-A. An additional hearing was scheduled for Wednesday, March 30, 2022 at 5:30, at the Sage Cafe, 6121 Reynolds Dr., Las Cruces, NM. These facilities meet the requirements for wheelchair accessibility. A Spanish interpreter was available and, upon request, interpreters for other languages can also be made available during the hearings.

The City Council meeting to be held on May 2, 2022 an additional opportunity for the public to comment will be provided.

The 30 day comment period is from March 14, 2022-April 14, 2022.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|---|--|------------------------------|--|---------------------|
| 1 | Newspaper Ad | Non-English Speaking - Specify other language: Spanish Non-targeted/broad community | English and Spanish Ads were published in the local newspapers | No comment received to date | n/a | |
| 2 | Public Hearing | Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community | Meetings were held on November 9 and 10. No members of the public attended | No public comments Received | n/a- All comments are accepted | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-----------------------|--|---|------------------------------|--|---------------------|
| 3 | Public Hearing | <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> | Meetings to be held on March 29, 2022 and March 30, 2022 | No comment received to date | n/a- All comments are accepted | |
| 4 | Interagency List Serv | <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> | Meetings and information were advertised on the Interagency List Serv | No comment received to date | n/a- All comments are accepted | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|-------------------|--|--|------------------------------|--|---|
| 5 | Internet Outreach | Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community | All Drafts and Ads were placed on the City's Website | No comments received to date | n/a- All comments are accepted | https://www.las-cruces.org/2222/Discover-Housing-and-Community-Resources |

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

HOME Investment Partnerships grant program has flexibility to assist in housing programs; participating jurisdictions decide how to use money for: Acquisition, Rehabilitation, New Construction, Tenant Based Rental Assistance (TBRA), Home Buyer Assistance, Planning, and Operating Assistance for CHDOs. For 2022, the City anticipates it will receive \$491,071 of HOME Entitlement funds. The City anticipates receiving approximately \$55,000 in estimated program income from previous Home Rehabilitation projects that are paying off their mortgages or other HOME projects (rental properties) with loans that require repayment to the City's HOME Program. This will give the City's 2022 HOME Program a full funding amount of \$546,071.

CDBG program funds may be used to address neighborhood revitalization, economic development, provisions of improved community facilities, prevention and elimination of slums or blight, and activities aiding low- and moderate-income families. For 2022, the City anticipates receiving \$1,029,593 of CDBG Entitlement funds and an anticipated \$35,000 of program income from houses which have been previously rehabilitated. This will give the City's 2022 CDBG Program a full funding amount of \$1,064,593.00.

The City has an Affordable Housing Land Bank and Housing Trust Fund with approximately \$732,000 in funds available for implementation in accordance with the City's Affordable Housing General Oversight Ordinance once the City has a written Affordable Housing Plan approved by MFA. Other efforts include an impact fee waiver program for developers of affordable housing in the City of Las Cruces (approximately \$50,000 in value).

Las Cruces has a local Health and Human Services funding source for health-related public services. The annual amount available for allocation is up to \$600,000.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|--|----------------------------------|--------------------|--------------------------|-----------|---|--|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | public - federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | 1,029,593 | 35,000 | 0 | 1,064,593 | 3,088,779 | CDBG funding is used for a variety of programs and projects in Las Cruces. Prior Year Resources are excess program income. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|------------------|---|----------------------------------|--------------------|--------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 491,071 | 55,000 | 0 | 546,071 | 1,473,213 | HOME funds are used for both homeownership and rental housing projects and programs. Prior Year Resources is excess program income. |
| Other | public - local | Acquisition Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership | 3,142,907 | 0 | 0 | 3,142,907 | 2,000,000 | The Affordable Housing Trust Fund dollars are used for affordable housing related projects. Council Has made a preliminary commitment for 2.4M for an affordable housing project. |
| Other | public - local | Housing | 50,000 | 0 | 0 | 50,000 | 100,000 | The City providers impact fee waivers for specific projects. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|-----------------|----------------------------------|--------------------|--------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| Other | public - local | Public Services | 600,000 | 0 | 0 | 600,000 | 1,800,000 | These funds are used to provide public service funding to a variety of human service organizations working in Las Cruces. |

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME and CDBG funds will leverage additional resources including Low Income Housing Tax Credit funding (multi-family years,) private investors, private donations, and local funds.

The HOME funds generally require a match of local monies; however, through CPD Notice 07-05, issued July 11, 2007 and expiring July 11, 2008, the City’s HOME match percentage had been waived or reduced by 100% from PY 2003 through PY 2015 and from 2019 through 2021. The HOME funds normally require a 25% match; however, due to federal guidelines for HOME match waivers, the City of Las Cruces currently receives a 100% reduction in match liability waiver for Federal fiscal year 2021 and we assume there will be a match reduction for 2022-20235 as well. Match requirements will be satisfied through various sources to including TBRA supportive services, local loan amounts in conjunction with MFA Mortgage Revenue Bond Program, volunteer labor and sweat equity, amounts discounted from sales prices of land to value amount for lot purchases for affordable housing development and other non-federal sources. The City currently has 1,120,091.48 in excess match contributions.

The City requires a CDBG match of 50% for infrastructure programs as of 2015.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Public owned land and facilities are used for homeless services including, medical, childcare, homeless day shelter, food services, meals, and victims of domestic violence emergency shelter and services. Additionally, public owned land or the proceeds from the sale of public owned land may be used for the development of affordable housing.

Discussion

Due to limited funding, the City of Las Cruces may require that no more than \$200,000 of HOME funds may be dedicated to a single project (but not necessarily one single agency in one program year). Should the dedication or financing of a land bank and trust fund be established, the City may evaluate and update this policy as appropriate

In an effort to address the limited HOME funding each program year, the City of Las Cruces will alternate the priority between dedicating HOME funds between affordable rental housing development and single-family homeownership developments. Starting in Program Year 2017, funding will be priority to affordable rental housing development and continue in odd numbered years (2021, 2023, 2025). Single family housing development will receive priority in even numbered program years (2022, 2024). However, given the number, type, and quality of applications for funding and any undedicated funds available, HOME funds may be provided to the other priority in any given year.

The City of Las Cruces requires that no more than 50% of CDBG funds may be dedicated to infrastructure, public facilities, or economic development activities that result in capital or facility improvements and that the remaining 50% or more may come from other sources. Other sources can include other federal, state, local, and private funds. For improvements made to City-owned facilities that are occupied by non-city operated programs, the other 50% must come from other federal, state and private (non-City of Las Cruces) sources or will provide full funding from CDBG funds with 50% of the funding provided as loan, resulting in program income upon payback.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------------------------------|------------|----------|---|-----------------|--|------------------------------------|---|
| 1 | Access to Affordable Housing | 2021 | 2025 | Affordable Housing Public Housing | Citywide | Public Improvements and Public Infrastructure | CDBG: \$605,478 HOME: \$492,000 | Homeowner Housing Added: 15 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit |
| 2 | Access to Health and Safety | 2021 | 2025 | Non-Homeless Special Needs Non-Housing Community Development | Citywide | Community Services (Public Services) | CDBG: \$96,000 | Public service activities other than Low/Moderate Income Housing Benefit: 18420 Persons Assisted |
| 3 | Enhance Quality of Infrastructure | 2021 | 2025 | Non-Homeless Special Needs Non-Housing Community Development | Citywide | Public Improvements and Public Infrastructure Homeless Needs and Services | CDBG: \$50,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---------------------------------|------------|----------|-----------------------------|-----------------|-----------------------------|-----------------|--|
| 4 | Prevent and reduce homelessness | 2021 | 2025 | Affordable Housing Homeless | Citywide | Homeless Needs and Services | CDBG: \$144,000 | Public service activities other than Low/Moderate Income Housing Benefit: 530 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds |

Table 6 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|---|
| 1 | Goal Name | Access to Affordable Housing |
| | Goal Description | Overall, the biggest need mentioned by providers in community stakeholder interviews, community focus group meetings, and the community survey was for additional affordable housing units for very low-income households, accessible units for those with physical disabilities, transitional or permanent housing for persons experiencing homelessness and/or mental health/substance use disorders. To improve access to safe, decent, and affordable housing, the City of Las Cruces will preserve existing affordable housing options, provide incentive programs to develop to encourage building of multi-units and mixed-use development, and offer programs to help homeowners modify units for rehabilitation and accessibility. |

| | | |
|---|-------------------------|--|
| 2 | Goal Name | Access to Health and Safety |
| | Goal Description | There is great need for easy access to community services that serve large swaths of the population. Additionally, the need for recreation is greater than ever, with social isolation and lack of community activities. The City of Las Cruces will improve access to current programs by increasing awareness about available services in the community, provide free or low-cost services to qualified individuals, and expand current services. |
| 3 | Goal Name | Enhance Quality of Infrastructure |
| | Goal Description | Many community leaders and stakeholders have expressed the need for greater infrastructure to serve the diverse communities in Las Cruces. Improved transportation and facilities will increase flow throughout the city, allowing Las Cruces residents of all types to access services more easily. The City will work to develop and/or improve youth centers and recreation facilities, ensure bus routes are tied to housing and areas of employment, and work to provide transit for those who cannot afford it. |
| 4 | Goal Name | Prevent and reduce homelessness |
| | Goal Description | There is great need to increase resources available for individuals and households experiencing repeated episodes of homelessness, episodic homelessness and the threat of homelessness. Presently it is challenging for households in this situation to obtain stable decent housing and the accompanying needed supportive services to maintain stability in an independent living environment. The City has had to resort to supporting an overflow tent village to provide a basic level of safety and sanitary living conditions for those who are unable to obtain stable permanent housing through the homeless support system in the community. The City will focus on homeless prevention through short term assistance to pay rent, utility bills and other items which could force a household into homelessness. |

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Las Cruces has allocated CDBG and HOME funds to projects in 2022 that meet its Priority Needs and Annual Goals. These projects include homeowner rehabilitation, land acquisition for new construction of for-sale affordable homes, public service activities, and public facility repairs.

Projects

| # | Project Name |
|---|---|
| 1 | City of Las Cruces Admin |
| 2 | CHDO Operating Funds |
| 3 | Habitat for Humanity SFD Acquisition/ New Construction |
| 4 | Tierra Del Sol Housing Corporation SFD New Construction |
| 5 | City Home Rehabilitation |
| 6 | CDBG Public Services |
| 7 | Mesilla Valley Community of Hope Facility Improvement |
| 8 | El Calvario |

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

| | | |
|---------------------------|---|--|
| 1 | Project Name | City of Las Cruces Admin |
| | Target Area | Citywide |
| | Goals Supported | Access to Affordable Housing Access to Health and Safety Enhance Quality of Infrastructure Prevent and reduce homelessness |
| | Needs Addressed | Housing Needs Community Services (Public Services) Economic Development Community and Public Facilities Public Improvements and Public Infrastructure Homeless Needs and Services |
| | Funding | CDBG: \$169,115 HOME: \$54,071 |
| | Description | In Las Cruces, NM, HOME and CDBG funds allocated for City entitlement program staff for administration and program implementation. Includes a set-aside for Fair Housing activities. CDBG Activity code 21A. HOME PA will be used for TBRA admin. \$2,000 funding will be set aside for Fair Housing Administration. |
| | Target Date | 6/30/2023 |
| | Estimate the number and type of families that will benefit from the proposed activities | All CDBG and HOME beneficiaries from other activities will benefit from expenditure of CDBG and HOME funds for administration of the programs. |
| | Location Description | All program year 2022 CDBG and HOME funded activities will be located in the City of Las Cruces with the exception of any travel expenses for training purposes. |
| Planned Activities | CDBG and HOME eligible administrative expenses including a set aside for Fair Housing Activities and the Consolidated Plan. | |
| 2 | Project Name | CHDO Operating Funds |
| | Target Area | Citywide |
| | Goals Supported | Access to Affordable Housing |
| | Needs Addressed | Housing Needs |
| | Funding | HOME: \$22,000 |

| | | |
|----------|--|--|
| | Description | In Las Cruces, NM, CHDO operating funds for Habitat for Humanity and Tierra Del Sol Housing Corporation. Funding will be used for staff salaries for their Home-ownership Coordinator and Accountant for Habitat and salary for the Homeownership Advisor for Tierra Del Sol |
| | Target Date | 6/30/2023 |
| | Estimate the number and type of families that will benefit from the proposed activities | At least 5 families will benefit working with MVVHFH employees and 10-20 families will be working with Tierra Del Sol. |
| | Location Description | CHDO operating assistance will take place at Habitat's main office at 720 Santa Fe and Tierra Del Sol's office at 210 E Idaho Suite B |
| | Planned Activities | Assistance is getting families qualified for HOME-assisted building single family building projects. |
| 3 | Project Name | Habitat for Humanity SFD Acquisition/ New Construction |
| | Target Area | Citywide |
| | Goals Supported | Access to Affordable Housing |
| | Needs Addressed | Housing Needs |
| | Funding | HOME: \$270,000 |
| | Description | In Las Cruces, NM, the Land Acquisition/ New Construction project will utilize \$40,000 in CHDO reserve funds to assist in meeting the City's >15% CR requirement. |
| | Target Date | 6/30/2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | Up to 5 low-income households, below 80% AMI will be assisted. |
| | Location Description | Agency is evaluating lots in the City's Dos Suenos and Metro Verde or other nearby Subdivisions in Las Cruces New Mexico. |
| | Planned Activities | Habitat for Humanity Property Acquisition and Single Family New Construction |
| 4 | Project Name | Tierra Del Sol Housing Corporation SFD New Construction |
| | Target Area | Citywide |
| | Goals Supported | Access to Affordable Housing |
| | Needs Addressed | Housing Needs |

| | | |
|---|--|--|
| | Funding | HOME: \$200,000 |
| | Description | In Las Cruces, NM, the Land Acquisition/ New Construction project will utilize \$35,000 in CHDO reserve funds to assist in meeting the City's >15% CR requirement. |
| | Target Date | 6/30/2025 |
| | Estimate the number and type of families that will benefit from the proposed activities | Up to 10 low-income households below 80% AMI will be assisted. |
| | Location Description | Lot 2 Sierra Summary Subdivision (Near Lennox St and Spruce St.) |
| | Planned Activities | New construction of SFD /townhomes |
| 5 | Project Name | City Home Rehabilitation |
| | Target Area | Citywide |
| | Goals Supported | Access to Affordable Housing Enhance Quality of Infrastructure |
| | Needs Addressed | Housing Needs |
| | Funding | CDBG: \$605,478 |
| | Description | In Las Cruces, NM, CDBG funds will be used for preserving affordable housing stock, mobile home ramp installations, and mobile home utility upgrades. National Objective LMH, CDBG Activity Code 14A. |
| | Target Date | 6/30/2023 |
| | Estimate the number and type of families that will benefit from the proposed activities | The City estimates that 30 households at 80% AMI or less will benefit. Households are selected off annual waiting lists. The City is piloting two programs Liftup Las Cruces & Utility connections at Hacienda Acres |
| | Location Description | Scattered Site & Targeted Pilot program for Liftup Las Cruces & Hacienda Acres |
| | Planned Activities | Homeowner Rehabilitation, Mobile Home Ramp Program, and Utility Upgrades for households at 80% AMI or less. |
| 6 | Project Name | CDBG Public Services |
| | Target Area | Citywide |
| | Goals Supported | Access to Health and Safety Prevent and reduce homelessness |

| | | |
|----------|--|--|
| | Needs Addressed | Community Services (Public Services) Homeless Needs and Services |
| | Funding | CDBG: \$160,000 Health Related Public Services: \$600,000 |
| | Description | In Las Cruces, NM, 5 agencies will be provided public services funding. Mesilla Valley Community of Hope, Jardin de los Ninos, Casa de Peregrinos, La Casa Inc and MVCASA. |
| | Target Date | 6/30/2023 |
| | Estimate the number and type of families that will benefit from the proposed activities | Mesilla Valley Community of Hope will assist approximately 530 persons. Jardin de los Ninos will assist approximately 220 children. Casa de Peregrinos will assist approximately 18,000 households. La Casa Inc will assist approximately 500 homeless victims of domestic violence. MVCASA will assist approximately 200 children. |
| | Location Description | Citywide. All public service activities will be provided in the City of Las Cruces. The majority of service providers are located at 999 W. Amador, Las Cruces, NM on the Mesilla Valley Community of Hope homeless campus. La Casa is a domestic violence emergency shelter located at another city owned facility (Address suppressed). MV CASA provides case advocacy across the 3rd district court jurisdiction. |
| | Planned Activities | <p>Program Year 2022 Public services funding to non-profit agencies to provide a variety of services including homeless services, emergency shelter for victims of domestic violence, childcare services, and advocacy for abused and neglected children and food rescue and distribution.</p> <ul style="list-style-type: none"> • Mesilla Valley Community of Hope will provide homeless day shelter services, housing assistance, mail, showers etc. • Jardin de los Ninos will provide childcare services to homeless and near homeless children. • Casa de Peregrinos will conduct food rescue to supplement their food distribution program. • La Casa Inc will provide emergency shelter services for victims fleeing domestic violence. <p>MV CASA will provide case advocacy for abused and neglected children who are part of the foster care system in the 3rd district court system.</p> |
| 7 | Project Name | Mesilla Valley Community of Hope Facility Improvement |
| | Target Area | Citywide |
| | Goals Supported | Enhance Quality of Infrastructure Prevent and reduce homelessness |

| | | |
|---|--|--|
| | Needs Addressed | Community Services (Public Services) Public Improvements and Public Infrastructure Homeless Needs and Services |
| | Funding | CDBG: \$50,000 |
| | Description | In Las Cruces, NM, Public Facility Improvements will provide/enhance access to the facility through keycard security access and providing additional access points to the facility. |
| | Target Date | 6/30/2023 |
| | Estimate the number and type of families that will benefit from the proposed activities | 100 Clients and 25 staff daily. |
| | Location Description | 999 W. Amador Ave. |
| | Planned Activities | Replacement of 3 existing security, external access doors with new, keyless entry doors. One additional door of the same type will be installed in the back of the Resource room. This will provide access for certain residents from Camp Hope from the backside of the facility. |
| 8 | Project Name | El Calvario |
| | Target Area | Citywide |
| | Goals Supported | Access to Affordable Housing Access to Health and Safety Prevent and reduce homelessness |
| | Needs Addressed | Housing Needs Homeless Needs and Services |
| | Funding | CDBG: \$80,000 |
| | Description | Rehabilitation of historic building for the purpose of transitional housing for displaced and homeless persons. |
| | Target Date | 6/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | The facility rehabilitation will provide shelter for an additional 20 persons at a time with individuals being moved in as others are transitioned into permanent self-supported housing. This is a 50% increase over the current capacity. |
| | Location Description | El Calvario United Methodist Church provides transitional housing for displaced and homeless persons at its facility located at 300 N. Campo St. |

| | | |
|--|---------------------------|---|
| | Planned Activities | El Calvario operates a temporary homeless shelter for displaced and homeless persons. The activity includes renovations to the living quarters as well as ADA compliant restrooms with showers and a commercial grade laundry facility. |
|--|---------------------------|---|

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Las Cruces does not target funding or programs to specific geographic areas within the City. Funds are allocated based upon need, priorities, and goals.

The City is considering a pilot program called Liftup Las Cruces that would target investment in the census tract with the highest poverty concentration and violent crime.

Geographic Distribution

| Target Area | Percentage of Funds |
|--------------------|----------------------------|
| Citywide | 100 |

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City's primary method of allocating CDBG and HOME dollars is to assist low to moderate income and special needs populations. To the extent that specific geographic areas have greater needs than other areas in the City and /or if service and housing organizations are in certain areas, they will receive a larger proportionate share of the funding. For sidewalk improvements, the City will focus on the geographic areas where sidewalks, curb cuts and related ADA accommodations are lacking. Finally, to provide affordable rental and single-family housing, the City's dollars will be allocated in areas of new development where affordable housing is lacking and/or infill areas that can accommodate affordable housing.

Discussion

All priority needs, goals and projects are designed to serve the geographic distribution area.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The following impediments or potential barriers to affordable housing were identified in the 2021-2025 Analysis of Impediments to Fair Housing Choice.

IMPEDIMENT 1: LACK OF KNOWLEDGE ABOUT FAIR HOUSING ROLES AND RESPONSIBILITIES OF CONSUMERS AND PROVIDERS.

IMPEDIMENT 2: DISCRIMINATION BY PROPERTY OWNERS AND MANAGERS, AGAINST PERSONS WITH DISABILITIES AND/OR HOUSING VOUCHER PROGRAMS LIMITS THESE GROUPS FROM EQUAL ACCESS TO HOUSING.

IMPEDIMENT 3: THE INCREASING COST AND SCARCITY OF BOTH RENTAL AND FOR SALE HOUSING DISPROPORTIONATELY IMPACTS LOW INCOME HOUSEHOLDS AS QUANTIFIED IN THE CONSOLIDATED PLAN AND THE HOUSING CONCERNS SECTION OF THE ANALYSIS OF IMPEDIMENTS.

IMPEDIMENT 4: LOAN DENIAL RATES REMAIN RELATIVELY HIGH FOR SOME RACIAL/ETHNIC GROUPS.

| One Year Goals for the Number of Households to be Supported | |
|---|--------|
| Homeless | 1030 |
| Non-Homeless | 18200 |
| Special-Needs | 220 |
| Total | 19,450 |

Table 9 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|---|----|
| Rental Assistance | 30 |
| The Production of New Units | 5 |
| Rehab of Existing Units | 30 |
| Acquisition of Existing Units | 0 |
| Total | 75 |

Table 10 - One Year Goals for Affordable Housing by Support Type

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Proposed Actions the City will take to address Impediment 1:

- The City will continue to be a partner with other agencies and programs to increase awareness of Fair Housing Laws and policies including those at the Federal level, State level and local level. The City will provide an updated Fair Housing website as part of the Las Cruces web portal. The Fair Housing website will contain necessary information in English and Spanish including Fair Housing Laws and Ordinances as well as information on agencies to contact and the steps needed to file a complaint. It will also contain the City's adopted Analysis of Impediments to Fair Housing Action Plan. The City will provide Fair Housing materials and all other informational documents related to its Community Development activities and reports in alternative formats if requested by a disabled person. Ongoing.
- As the administrator and technical assistance provider for Federal and local housing programs the City Economic Development Department will work with subgrantees as well as private housing providers to ensure that housing consumers are dealt with in a non-discriminatory fashion as defined by Fair Housing rules. The City will provide printed and electronic information to landlords and property managers that they can pass on to prospective tenants and purchasers. This information will be a summary of the information contained on the City's Fair Housing website. Fair Housing information will be made available in alternative formats upon request. Ongoing.
- The City Economic Development Department will partner with professional associations and fair housing agencies to provide community forums and meetings educating citizens on Fair Housing laws and their importance in ensuring equal access to housing and the programs and services the City provides. The City of Las Cruces Fair Housing Ordinance (Chapter 13: Article I) will also be explained and highlighted at public Fair Housing events. Annually.

Proposed Actions the City will take to address Impediment 2:

- The City of Las Cruces Economic Development Department will continue its outreach and educational efforts to inform builders, property owners and landlords of the provisions and requirements that must be met in providing equal access to housing for the protected classes of people outlined above. The educational effort will include providing written and electronic information on how housing providers can ensure that advertising, screening processes, lease policies, and general interactions with those seeking housing are treated equally. The City educational effort will also include information for builders on ways to address accessibility requirements through the design and construction of accessible, adaptable units. The City will continue to partner with other agencies serving the Las Cruces area to educate property owners, Mesilla Valley Public Housing Authority, managers, and builders on their Fair Housing responsibilities. Partner agencies may include Las Cruces Homebuilders Association, Las Cruces Association of Realtors, New Mexico Human Rights Division, and local community organizations with involvement in Fair Housing Activities. Ongoing.
- Through online and printed Fair Housing materials, the City Economic Development Director or designee, will assist complainants who wish to file a discrimination complaint, in filing the necessary forms and providing guidance and referrals on the process the City and other state and federal agencies will utilize in responding to complaints. Ongoing.

- The City will post Fair Housing Information at all facilities controlled by the City of Las Cruces. This effort will be extended to City subgrantees which provide housing services. Those agencies will be required to post the Fair Housing sign at all housing facilities assisted with local or federal funds. Ongoing.
- The City will enforce its Fair Housing Ordinance in cases of discrimination as prescribed in the Ordinance. Ongoing.
- The City will provide technical assistance and oversight to CDBG and HOME subgrantees to ensure that each agency has a compliant Affirmatively Furthering Fair Housing Marketing Plan (AFFHMP), if applicable. The City will monitor the use of the agency AFFHMP to determine the success of subgrantees in using the plan to encourage participation in housing activities by underserved populations. Ongoing.
- The City will monitor its communications and public outreach and funding activities to measure the effectiveness of its AFFHMP to ensure that underserved populations are actively recruited to participate in public meetings and housing programs and activities. Annually

Proposed Actions the City will take to address Impediment 3:

- The City will examine current planning and development review procedures to provide fast tracking and concurrent review of affordable rental projects. Elevate Las Cruces has provided some guidelines on affordable housing going forward. The City will work with its stakeholders to update its Affordable Housing Ordinance that more clearly outlines what incentives, concessions and enhancements it will make available to increase the production of affordable rental housing that meets the needs of those with the greatest challenges. Annually.
- The City will continue to serve as lead convener of state level and federal agencies and private sources of capital to create a more robust set of tools to address the development cost of new housing. This enhanced finance approach will focus on Low-income Housing Tax Credits, HOME Investment Partnership Funding, various supportive housing financing sources, various tax-exempt bonds including General Obligation Bonds and affordable loans from lenders doing business in the community. Ongoing.
- The City will review density limitations, minimum lot sizes and other regulations that may constrict housing providers' ability to produce both smaller apartments and for sale homes for sectors of the market which cannot presently afford the products available in Las Cruces. Ongoing.
- Development Readiness Measures: The City through its mapping and property records system will identify vacant and underutilized residentially zoned properties in zoning areas that have adequate infrastructure to support greater densities for residential uses. This action could effectively steer development to sites that are considered suitable by the locality and expedite the pace at which affordable development occurs. Annually.
- The City will continue to provide limited financial assistance to households who qualify for long term mortgages. The City will utilize its Impact Fee Deferral policies for starter homes that meet the City definition of affordable housing. Annually.
- The City will track the numbers of those populations which receive assistance to alleviate the identified housing problems. Annually.
- The City will update its Affordable Housing Plan to review and develop strategies, goals, and measures to encourage and track the development of affordable housing in Las Cruces. 2023-2024

Proposed Actions the City will take to address Impediment 4:

- The City will support organizations that provide credit and homebuying counseling, such as Tierra del Sol and the TYWCA to ensure that the programs are geographically targeted to areas in the community where loan denial rates are the highest.
- The City will provide educational information about how to access government sponsored and subsidized loans that have more flexible underwriting standards, as well as types of lenders to avoid.
- The City will work with lenders to ensure all lenders are trained on Fair Housing laws.

Discussion

Affordable housing remains a key focus for the City of Las Cruces across its proposed funding and partnership initiatives.

AP-60 Public Housing – 91.220(h)

Introduction

The Mesilla Valley Housing Authority owns 248 units of public housing in four developments and has no plans to dispose of units in the next five years. The Housing Authority owns 40 Section 8 financed rental units as well. The Housing Authority has 80 VASH Vouchers, and 40 Family Unification vouchers, in addition to the 100 vouchers available throughout Dona Ana County. All units have been rolled into one for a housing inspection score. Inspections are conducted every 3 years. In 2021, the MVPHA was designated as a High Performer. Inspection scores are comprised of physical housing characteristics and building management. The Housing Authority owns 248 units of public housing in Las Cruces in four locations. Tres Arboles is a 64-unit family property, San Pedro Place is 38 units of senior and disabled housing, Walnut Grove is 100 units of family housing and Jardines Alegres is 47 units of elderly/disabled housing. All are low density properties that stay mostly full.

Actions planned during the next year to address the needs to public housing

The Mesilla Valley Public Housing Authority intends to conduct demolition and/or disposition, conversion of Public Housing to Tenant-Based Assistance, conversion of Project-Based Assistance under RAD, and employ Project-Based vouchers to fulfill the PHA's mission, goals and objectives for serving the needs of low- income, very low- income, and extremely low- income families in Las Cruces.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Housing Authority has a Resident Advisory Board, and resident council boards for each of the four public housing developments. The Housing Authority has worked with private and public developers of housing to partner on Low Income Housing Tax Credit developments to expand the inventory of affordable rental properties available in Las Cruces.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

n/a

Discussion

The Mesilla Valley Public Housing Authority recently completed a public housing plan to continue serving the needs of low- income, very low- income, and extremely low- income families in Las Cruces. In it, the Housing Authority has committed to expanding initiatives around Public Housing to Tenant-Based Assistance, conversion of Project-Based Assistance under RAD, and employment of Project-Based vouchers.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Persons who are homeless and at-risk of homelessness in Las Cruces will be primarily assisted by the City through the provision of CDBG Public Services funds to homeless service and housing providers. Funds administered by the City of Las Cruces for activities that assist the homeless include the use of CDBG funds for public service activities, HOME funds for Tenant Based Rental Assistance, and HOME funds for eligible housing development activities. These agencies provide a variety of services including a homeless day shelter for services provided, homeless medical clinic, homeless childcare, legal services for homeless and near homeless, and funding to an emergency shelter for victims of domestic violence. Additionally, the City is the grantee of a HUD Continuum of Care Permanent Supportive Housing/Shelter Plus Care grant which provides rental housing subsidy to the homeless special needs population.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Program Year 2022 Public services funding to non-profit agencies to provide a variety of services including homeless services, emergency shelter for victims of domestic violence, childcare services, and advocacy for abused and neglected children and food rescue and distribution.

- Mesilla Valley Community of Hope will provide homeless day shelter services, housing assistance, mail, showers etc.
- Jardin de los Ninos will provide childcare services to homeless and near homeless children.
- Casa de Peregrinos will conduct food rescue to supplement their food distribution program.
- La Casa Inc will provide emergency shelter services for victims fleeing domestic violence.

MV CASA will provide case advocacy for abused and neglected children who are part of the foster care system in the 3rd district court system.

Mesilla Valley Community of Hope will assist approximately 530 persons. Jardin de los Ninos will assist approximately 220 children. Casa de Peregrinos will assist approximately 18,000 households. La Casa Inc will assist approximately 500 homeless victims of domestic violence. MVCASA will assist approximately 200 children.

The City of Las Cruces provided funding for the Desert Hope, a 40-unit permanent supportive housing that was recently completed. The numbers of rent burdened households indicate the tight market for affordable rentals. With the short supply of affordable units in the Las Cruces rental market, any new affordable units constructed that are targeted to the lowest income will be absorbed rapidly in the current market. Additionally, the COVID-19 pandemic has only exacerbated the need for more affordable, quality rental units in Las Cruces. The City of Las Cruces will also continue to coordinate with a broad regional approach - Dona Ana County operates a crisis intervention center, and the City Council

is aiming to create a behavioral health district which will help with discharge services.

Addressing the emergency shelter and transitional housing needs of homeless persons

La Casa domestic violence shelter can shelter up to 80 people and approximately 26 children for up to 90 days. This includes both men, women, and families. La Casa has transitional housing units which they own (5 units which are scattered site units). It provides non-residential support as well. The shelter itself is typically full about 80% of the time. The shelter expanded in 2009 due to an increasing need to assist more female and male victims of violence. The agency's transitional housing program assists 22 families with tenant based rental assistance through the Continuum of Care process. Residents and those seeking services must have proof of documentation or they cannot be assisted, which agency staff identifies as an issue for undocumented community members in need. The tenant based rental assistance provided through HOME funds allows up to 24-month stay. La Casa also provides non-residential counseling/case management, legal advocacy, immigration specialists to determine status, and a court ordered batterer program. La Casa has an MOU with Catholic Charities who can help undocumented persons and immigrants in Las Cruces.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Las Cruces and its partners provide a continuum of homeless facilities and services for individuals and families experiencing homelessness and those who are at risk of becoming homeless. Programs provided through the Continuum of Care include emergency shelter, supportive services, transitional housing, permanent supportive housing and Housing First (Rapid Rehousing). The New Mexico Coalition to End Homelessness (NMCEH) takes the lead in developing New Mexico's Continuum of Care Plan. NMCEH convenes and manages the Continuum of Care planning process and the Mesilla Valley Community of Hope provides multiple services for the homeless and chronically homeless population in Las Cruces.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City of Las Cruces and its partners provide a continuum of homeless facilities and services for individuals and families experiencing homelessness and those who are at risk of becoming homeless. Programs provided through the Continuum of Care include emergency shelter, supportive services, transitional housing, permanent supportive housing and Housing First (Rapid Rehousing). The New Mexico Coalition to End Homelessness (NMCEH) takes the lead in developing New Mexico's Continuum of Care Plan. NMCEH convenes and manages the Continuum of Care planning process and the Mesilla Valley Community of Hope provides multiple services for the homeless and chronically homeless population in Las Cruces.

Discussion

Coordinated efforts to provide funding and facilities to the non-profit agencies providing housing and needed services to the homeless population in the City of Las Cruces are on-going. City staff participates in regularly scheduled meetings to discuss facilities provided by the City and services to the homeless population. Opportunities to increase and improve services and address needs to the homeless population are discussed at various levels. On-going technical assistance is provided to the various agencies providing services to the homeless.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

IMPEDIMENT 1: LACK OF KNOWLEDGE ABOUT FAIR HOUSING ROLES AND RESPONSIBILITIES OF CONSUMERS AND PROVIDERS.

ANALYSIS: Roles and responsibilities of both consumers and housing providers under federal and local Fair Housing rules can be complex and often up-to-date, accurate information is not readily available. Qualitative research through stakeholder interviews, community focus groups, and an online community survey revealed that Fair Housing laws are not widely known, and many community residents don't know who to turn to if they have questions or issues in Las Cruces. The City and many community organizations that work with housing issues report that they do train staff, but general awareness regarding Fair Housing in the community is low. The City would like to increase Fair Housing awareness, roles, and responsibilities for both consumers and providers. The actions outlined below are intended to increase the knowledge base of both consumers and producers.

IMPEDIMENT 2: DISCRIMINATION BY PROPERTY OWNERS AND MANAGERS, AGAINST PERSONS WITH DISABILITIES AND/OR HOUSING VOUCHER PROGRAMS LIMITS THESE GROUPS FROM EQUAL ACCESS TO HOUSING.

ANALYSIS: Key informants, community surveys and public meeting comments point to instances of discriminatory practices for individuals and households who have a member with a disability and/or a receipt of a housing voucher. Community focus groups and the community survey revealed that there is a significant stigma about people who have a housing voucher through the Section 8 or other programs. Many private landlords refuse to rent to those who have a housing voucher and with limited public housing options, many eligible individuals who have a housing voucher cannot find adequate housing. Additionally, many of the rental properties in Las Cruces are not accessible and many landlords are reluctant to allow tenants to make modifications to the property. There were several fair housing complaints filed with HUD involving individuals with disabilities.

IMPEDIMENT 3: THE INCREASING COST AND SCARCITY OF BOTH RENTAL AND FOR SALE HOUSING DISPROPORTIONATELY IMPACTS LOW INCOME HOUSEHOLDS AS QUANTIFIED IN THE CONSOLIDATED PLAN AND THE HOUSING CONCERNS SECTION OF THE ANALYSIS OF IMPEDIMENTS.

ANALYSIS: Approximately half of all renters in Las Cruces have one of the four housing issues identified by HUD in the Consolidated Plan (cost burden, overcrowding or lack of kitchen or plumbing). Households earning less than 50% AMI are more likely to experience cost burden and severe cost burden than those earning high incomes, especially among renters. There is a severe lack of quality affordable rental units in Las Cruces and a hot housing market is only increasing the median sale price of homes in the City making homeownership harder for households earning less than the median income. The housing gap charts show that a major barrier to Fair Housing Choice is the lack of units available to households with limited incomes. The lack of affordable units, results in many residents who are cost burdened and

cannot afford the units available in the market.

IMPEDIMENT 4: LOAN DENIAL RATES REMAIN RELATIVELY HIGH FOR SOME RACIAL/ETHNIC GROUPS.
Analysis: Although HMDA data is not conclusive, it does show some racial/ethnic groups may struggle more on the dream of homeownership. Loan denial rates show that American Indian or Alaska Native, Hispanic, and women have slightly higher loan denial rates than other groups. Table 39 shows underlying systemic racism that had hurt people of color for decades. Black or African America and American Indian or Alaska Native individuals are more likely to get denied a loan due to credit history.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Proposed Actions the City will take to address Impediment 1:

- The City will continue to be a partner with other agencies and programs to increase awareness of Fair Housing Laws and policies including those at the Federal level, State level and local level. The City will provide an updated Fair Housing website as part of the Las Cruces web portal. The Fair Housing website will contain necessary information in English and Spanish including Fair Housing Laws and Ordinances as well as information on agencies to contact and the steps needed to file a complaint. It will also contain the City's adopted Analysis of Impediments to Fair Housing Action Plan. The City will provide Fair Housing materials and all other informational documents related to its Community Development activities and reports in alternative formats if requested by a disabled person. Ongoing.
- As the administrator and technical assistance provider for Federal and local housing programs the City Economic Development Department will work with subgrantees as well as private housing providers to ensure that housing consumers are dealt with in a non-discriminatory fashion as defined by Fair Housing rules. The City will provide printed and electronic information to landlords and property managers that they can pass on to prospective tenants and purchasers. This information will be a summary of the information contained on the City's Fair Housing website. Fair Housing information will be made available in alternative formats upon request. Ongoing.
- The City Economic Development Department will partner with professional associations and fair housing agencies to provide community forums and meetings educating citizens on Fair Housing laws and their importance in ensuring equal access to housing and the programs and services the City provides. The City of Las Cruces Fair Housing Ordinance (Chapter 13: Article I) will also be explained and highlighted at public Fair Housing events. Annually.

Proposed Actions the City will take to address Impediment 2:

- The City of Las Cruces Economic Development Department will continue its outreach and educational efforts to inform builders, property owners and landlords of the provisions and requirements that must be met in providing equal access to housing for the protected classes of people outlined above. The educational effort will include providing written and electronic information on how housing providers can ensure that advertising, screening processes, lease policies, and general interactions with those seeking housing are treated equally. The City educational effort will also include information for builders on ways to address accessibility requirements through the design and construction of accessible, adaptable units. The City will continue to partner with other agencies serving the Las Cruces area to educate property owners, Mesilla Valley Public Housing Authority, managers, and builders on their Fair Housing responsibilities. Partner agencies may include Las Cruces Homebuilders Association, Las Cruces Association of Realtors, New Mexico Human Rights Division, and local community organizations with involvement in Fair Housing Activities. Ongoing.
- Through online and printed Fair Housing materials, the City Economic Development Director or designee, will assist complainants who wish to file a discrimination complaint, in filing the necessary forms and providing guidance and referrals on the process the City and other state and federal agencies will utilize in responding to complaints. Ongoing.
- The City will post Fair Housing Information at all facilities controlled by the City of Las Cruces. This effort will be extended to City subgrantees which provide housing services. Those agencies will be required to post the Fair Housing sign at all housing facilities assisted with local or federal funds. Ongoing.
- The City will enforce its Fair Housing Ordinance in cases of discrimination as prescribed in the Ordinance. Ongoing.
- The City will provide technical assistance and oversight to CDBG and HOME subgrantees to ensure that each agency has a compliant Affirmatively Furthering Fair Housing Marketing Plan (AFFHMP), if applicable. The City will monitor the use of the agency AFFHMP to determine the success of subgrantees in using the plan to encourage participation in housing activities by underserved populations. Ongoing.
- The City will monitor its communications and public outreach and funding activities to measure the effectiveness of its AFFHMP to ensure that underserved populations are actively recruited to participate in public meetings and housing programs and activities. Annually

Proposed Actions the City will take to address Impediment 3:

- The City will examine current planning and development review procedures to provide fast tracking and concurrent review of affordable rental projects. Elevate Las Cruces has provided some guidelines on affordable housing going forward. The City will work with its stakeholders to update its Affordable Housing Ordinance that more clearly outlines what incentives, concessions and enhancements it will make available to increase the production of affordable rental housing that meets the needs of those with the greatest challenges. Annually.

- The City will continue to serve as lead convener of state level and federal agencies and private sources of capital to create a more robust set of tools to address the development cost of new housing. This enhanced finance approach will focus on Low-income Housing Tax Credits, HOME Investment Partnership Funding, various supportive housing financing sources, various tax-exempt bonds including General Obligation Bonds and affordable loans from lenders doing business in the community. Ongoing.
- The City will review density limitations, minimum lot sizes and other regulations that may constrict housing providers' ability to produce both smaller apartments and for sale homes for sectors of the market which cannot presently afford the products available in Las Cruces. Ongoing.
- Development Readiness Measures: The City through its mapping and property records system will identify vacant and underutilized residentially zoned properties in zoning areas that have adequate infrastructure to support greater densities for residential uses. This action could effectively steer development to sites that are considered suitable by the locality and expedite the pace at which affordable development occurs. Annually.
- The City will continue to provide limited financial assistance to households who qualify for long term mortgages. The City will utilize its Impact Fee Deferral policies for starter homes that meet the City definition of affordable housing. Annually.
- The City will track the numbers of those populations which receive assistance to alleviate the identified housing problems. Annually.
- The City will update its Affordable Housing Plan to review and develop strategies, goals, and measures to encourage and track the development of affordable housing in Las Cruces. 2023-2024

Proposed Actions the City will take to address Impediment 4:

- The City will support organizations that provide credit and homebuying counseling, such as Tierra del Sol and the TYWCA to ensure that the programs are geographically targeted to areas in the community where loan denial rates are the highest.
- The City will provide educational information about how to access government sponsored and subsidized loans that have more flexible underwriting standards, as well as types of lenders to avoid.
- The City will work with lenders to ensure all lenders are trained on Fair Housing laws.

Discussion:

The City of Las Cruces will work to ensure the goals and strategies of affiliated partners, such as the Elevate Las Cruces Comprehensive Plan and the Mesilla Valley Housing Authority's Housing Plan, are collaborative with the goals and strategies laid out in the Consolidated Plan project.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Las Cruces identifies several special needs groups that are served in a variety of settings. These populations include persons with physical disabilities, intellectual and developmental disabilities (IDD), mental health disabilities, substance use disorders (SUD), elderly, frail elderly, people with HIV/AIDS, victims of domestic violence, veterans, at-risk youth, migrant/seasonal workers and their families, and immigrant populations. Special needs communities often encounter financial barriers and access/availability of appropriate housing and services.

Actions planned to address obstacles to meeting underserved needs

Housing services:

- Emergency Financial assistance – rental and/or mortgage and utility assistance.
- HOPWA (Housing Opportunities for Persons with AIDS) – long term or short-term assistance for partial or full housing assistance which is determined by need, income, and availability.

Other supportive services:

- Medical and Non-medical case management services
- Early intervention services (EIS)
- ADAP – AIDS Drug Assistance Program
- AIDS Pharmaceutical Assistance
- Health Insurance Premium assistance
- Co-pay assistance for contracted HIV providers and lab visits
- Oral health care
- Food Bank/Food cards
- Medical Transportation (travel reimbursement/bus pass)
- Health education/Risk Reduction
- Referrals for Substance use, Harm Reduction, Behavioral Health, Nutrition, Psychosocial Support

Services

Client's must be enrolled into Ryan White Services to be eligible to receive supportive services (this does not include HOPWA). Client's must be under the 400% FPL, a resident of New Mexico and be diagnosed with HIV to qualify. Once enrolled into services, a medical case manager will meet with the client to complete a detailed assessment of the client's needs. The assessment is then utilized to complete an acuity scale which is then used to determine the supportive services the client needs.

Actions planned to foster and maintain affordable housing

HOME and CDBG funds will be used to construct new for-sale housing, preserve existing affordable owner-occupied housing, and provide TBRA. The City of Las Cruces works with the local housing authority, nonprofit housing agencies and private developers to expand and preserve the affordable

housing stock in Las Cruces.

Actions planned to reduce lead-based paint hazards

Through the City's home rehabilitation program, homeowners occupying units with lead-based paint will have the hazard removed when their units are rehabilitated. This program only benefits low to moderate income owners in the City. Through the creation of new affordable rental and owner-occupied housing, families and individuals occupying units with lead-based paint will have greater opportunities to relocate into lead-free units.

Actions planned to reduce the number of poverty-level families

The City of Las Cruces wants to address poverty by providing access to affordable housing, revitalizing neighborhoods, and developing mixed use sites throughout the city. This plan will serve as the launching pad for an anti-poverty strategy. It is through housing the city can fulfill its anti-poverty initiatives, while making the city more desirable from a housing market and business development standpoint. The Las Cruces City Council is considering a General Obligation Bond to secure funding for affordable housing. For every dollar of city investment, four dollars of non-city investment are secured. This goal also aligns with the city's Elevate comprehensive plan, which identified goals of Economic Equity, Attainable Housing, Serving Underserved Populations, Diversification, and Entrepreneurship.

Actions planned to develop institutional structure

The City of Las Cruces will need to make substantial changes to its Las Cruces Development Code (UNDERWAY) to achieve sustainable growth through its Elevate Las Cruces Comprehensive Plan. Elevate Las Cruces recommends that the City revise its Development Code using a form-based code approach that incorporates transect-based principles for particular Place Types as identified on the Elevate Las Cruces Future Development Map. The transect-based approach to zoning is already being utilized by the City within the Downtown Development Code.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will provide public service funding over the next year to local non-profit funds for agencies that serve special needs populations, primarily to the homeless, victims of domestic violence, the disabled, and low-income youth and young adults. Additionally, the City will provide HOME funds to private, non-profit housing providers for the development of single-family housing and affordable rental development(s).

The City of Las Cruces requires that no more than 50% of CDBG funds may be dedicated to infrastructure, public facilities, or economic development activities that result in capital or facility

improvements and that the remaining 50% or more may come from other sources. Other sources can include other federal, state, local, and private funds. For improvements made to City-owned facilities that are occupied by non-city operated programs, the other 50% must come from other federal, state and private (non-City of Las Cruces) sources or will provide full funding from CDBG funds with 50% of the funding provided as loan, resulting in program income upon payback.

Discussion:

The City of Las Cruces' strategy to foster economic growth by supplying accessible mixed use housing and business opportunity sites will ensure the needs of its most vulnerable populations are met while keeping an eye on growing the City in a sustainable fashion.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

As a participating jurisdiction the allocation of CDBG and HOME funds provided to the City of Las Cruces are used in accordance with the guidelines provided by the specific programs. Projects are selected based upon need, capacity, and funding availability. See Discussion for more detail.

The City of Las Cruces adheres to HUD regulations for monitoring requirements and has an adopted Evaluation & Monitoring Guide which identifies the methods in which applications and agencies will be determined to be evaluated each year. In addition to the Evaluation Guide, which determines the number of monitoring reviews that are to be accomplished each year, the Program Monitoring and Compliance staff is charged with conducting the monitoring visits for each agency including sub-recipients, sponsors or administering agents each year as applicable. The monitoring conducted includes both financial and programmatic review in accordance with the requirements of the CDBG, HOME, and applicable OMB circulars. This is in addition to technical assistance provided by the City's HOME, CDBG and Permanent Supportive Housing Program staff.

Goals and objectives identified in the Consolidated Plan are reviewed prior to awarding funds for proposed plans and projects to ensure that the proposed project meets identified goals and objectives of the plan. This process includes underwriting and risk assessments. To ensure timeliness of project expenditures City staff review applicable IDIS reports for HOME and CDBG projects. Written agreements with outside agencies for all programs include specific expenditure requirements as well as project completion deadlines. For HOME projects City staff follows additional guidelines per CPD notice 07-06.

To perform the actual monitoring visit, City staff use Community Planning and Development (CPD) Handbook guideline/exhibit information as applicable for both HOME/CHDO, CDBG, and CDBG Public Services as required in the regulations for each of the programs.

Generally, for all on-site reviews there is a full record(s) review (review of program participant eligibility and supporting documentation), a complete Housing Quality Standards (HQS) for HOME multi-family, TBRA, and SHP rentals, and a walk-through of HOME single-family homes under construction or un-occupied, but where construction has been completed. These on-site inspections ensure long-term compliance with housing codes. If there are problems or issues beyond Program staff's expertise, other City Departments may be contacted. Once the review is complete, a written follow-up letter is provided to the agency, noting any Findings, Concerns, Observations, and/or to the Sub-recipient, with appropriate due dates for correction/compliance as applicable.

For Program Year 2021, City staff began scheduling on-site monitoring visits the 3rd quarter of the program year per the monitoring schedule spreadsheet for the programs. Normally, monitoring is

complete for all projects during the first quarter of the next program year.

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|--|---------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 35,000 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 35,000 |

Other CDBG Requirements

| | |
|---|---------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

none

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City files a Deed Restriction and Covenants agreement against the units that are HOME-assisted via grants for the acquisition of land and new construction of individual single family owner-occupied units. Following a resale provision, during the period of affordability, that restricts the purchase price and ensures the original HOME-assisted owner a fair return on investment.

HOME Funding numbers are as follows:

- Fiscal year HOME allocation – \$491,071
- Program income - \$55,000
- Repayments - \$0
- Recaptured funds in local account - \$0

The full resale provisions detailed in the Deed Restriction and Covenants agreement filed against the HOME-assisted units can be found in the Appendix attached in the Grantee Unique Appendices of this document.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

For single-family owner-occupied units that are provided HOME funds for direct down payment, the City files a Deed Restriction and Restrictive Covenants agreement that contains resale/recapture provisions.

The City's resale recapture requirements are provided in the Appendix.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not have plans in place at this time to use HOME funds for the refinancing of existing

debt secured by multifamily housing that is rehabilitated with HOME funds.

Discussion:

The City of Las Cruces follows a Standard Operating Procedure for competitive Requests for Proposals (RFPs) that is in accordance with 24 CFR Part 85.36(d)(3) and the City's Procurement Code 24.92. RFPs for CDBG and HOME applications will be publicized annually, and all evaluation factors and their relevant importance will be included. Applicants must first submit a standardized Letter of Intent (LOI) which must be received by the published deadline. Staff will review submitted LOIs for terms and conditions of the RFP, grant program guidelines and registration and debarment, and applicable program regulations. Each applicant will be notified in writing of acceptance or rejection of the LOI. If accepted, City staff will inform an applicant for which program the LOI will be considered and provide a blank RFP application for that program to the applicant.

RFPs are accepted each year for CDBG Public Services, and all other HOME and CDBG activities. Each will be reviewed for technical, subjective and risk analysis by City staff according to program guidelines. At completion of the review, City staff will present a CDBG &HOME summary to the Community Administering Department Director for review and concurrence. City staff will issue a preliminary funding award letter, subject to City Council final approval, or issue a letter of rejection. After council action is completed, City staff will notify each applicant of formal City Council action and the award amount. CDBG Public Services applications are processed for recommended approvals by the Health and Human Services Advisory Committee.

For Program Year 2022 funding, the City of Las Cruces published a notice of funds available and the RFP process that let applicants know that the RFP LOI would be available on November 3, 2021. LOIs were due back to the City no later than 4:30 pm on November 18th, 2021. City staff reviewed LOIs, notified applicants who were eligible to submit an RFP for a specific project or program, and City Council approved projects and the Annual Action Plan on May 2, 2022.

Unique Appendices

City of Las Cruces Resale Recapture Provisions 2022

The City of Las Cruces does not currently use recapture provisions for HOME-assisted activities as we are currently not providing HOME funds to direct down-payment assistance activities. The City's subrecipients of HOME-assisted activities are only allowed to follow the City's resale provisions as outlined below:

1. Resale Provisions. During the affordability period, the Lender provided the Owner consent to sell the property to another qualified low-income buyer as outlined in Section D, Transfer of Property, of this Agreement, the Lender and Owner agree to the resale provisions as follows:
Ensuring Affordability to Subsequent Buyers: If during the affordability period the property is sold to a subsequent buyer, the price at resale must ensure the original HOME-assisted Owner a fair return on investment (ie., the homebuyer's down payment plus capital improvements made to the house), while also ensuring that the property is sold at a price that is affordable to a reasonable range of low-income buyers. The Fair Return on Investment will be measured by the Consumer Price Index (CPI) for shelter over the period of ownership, for similarly sized cities, not seasonally adjusted. For purposes of calculating the fair return on investment, the types of capital improvements that the City will include in its basis for calculating fair return are limited to value added improvements such as kitchen remodel, bath remodel, new windows, new siding and the addition of living space. The homeowner must document the improvements with receipts for the improvement. The purchase price at subsequent sale during the Affordability Period is required to be at a price that is affordable to a family earning between 45-80% AMI that will not pay more than 30% of their gross income for principal, interest, taxes and insurance and that shall not exceed 95% of median purchase price limits as established by the Department of Housing and Urban Development (HUD). The percentage of AMI is based on income levels adjusted for family size established by the HUD, for the Las Cruces Metropolitan Statistical Area at the time of the proposed sale.

It is important to note that in certain circumstances, such as a declining housing market where home values are depreciating, the original homebuyer may not receive a return on his or her investment because the home sold for less or the same price as the original purchase price.

2. Resale Provisions Related to Net Proceeds: Provided that #1 immediately above is complied with, Net Proceeds due to the Owner/Seller and HOME Funds proration credited to the new buyer are applicable in the following scenarios:
 - i. Net Proceeds of New Sales Price in excess of 10% of the Original Sales Prices: If, during the Affordability Period, the Property is sold to a subsequent buyer at a sales price that is an increase of more than 10% of the original HOME-assisted Owner's sales price, the Owner/Seller shall provide a credit to the new buyer for the full amount of the HOME funds grant provided and must also provide a credit to the

new buyer on the net proceeds in excess of 10% based on a prorated amount of the net proceeds due less the Owner's investment and any capital improvements. Net proceeds defined is the amount of money received by the seller from the sales transaction after deducting the costs involved in making the transaction.

- ii. Net Proceeds of New Sales Price between 1% and 10% above the Original Sales Price: If, during the Affordability Period, the Property is sold to a subsequent buyer at a sales price that is an increase of 1% to 10% of the original HOME-assisted Owner's sales price, the Owner/Seller shall provide a credit to the new Homeowner for the full amount of the HOME funds grant provided and Owner/Seller may retain all other net proceeds from the sale.
- iii. New Sales Price Equal to the Original Sales Price: If, during the Affordability Period, the Property is sold to a subsequent buyer at a sales price that is equal to the Owner's original sales price, the Owner/Seller shall provide a credit to the new buyer in an amount equal to the prorated amount of HOME funds provided over the Affordability Period and must also provide a credit to the new buyer based on a prorated amount of the net proceeds due.
- iv. New Sales Price Less than the Original Sales Price: If, during the Affordability Period, the Property is sold to a subsequent buyer at a sales price that is less than the Owner's original sales price, the Owner/Seller shall provide a credit to the new buyer in an amount equal to the prorated amount of HOME funds provided over the Affordability Period that is based upon the percentage of decrease between the original sales price and the sales price to the subsequent owner. The Owner/Seller is entitled to any remaining net proceeds.
- v. Net Proceeds – Pro-rata Calculations Defined: Net proceeds and HOME Funds credits will be prorated to the subsequent buyer based on the term of the Affordability Period and the year during the Affordability Period that the Property is being sold. For example, if the Affordability Period is five years, the proration is based on 20% per year. Likewise, if the Affordability Period is 10 years, the proration is based on 10% per year, and if the Affordability Period is 15 years, the proration is 6.67% per year. The time period for prorated amounts is calculated on the earliest whole year period from the sales date. For example, if the home is sold at 4 years and 6 months, year 4 will be considered the sale year. The chart below is provided to outline the seller/buyer proration percentages for net proceeds and HOME funds due to seller and the subsequent buyer during the term of the Affordability Period:

| Subsequent Sale Year | Affordability Period (years) | | |
|-------------------------|--------------------------------------|-------|-------|
| | 5 | 10 | 15 |
| | Owner/Subsequent Buyer Proration (%) | | |
| 1 | 20/80 | 10/90 | 7/93 |
| 2 | 40/60 | 20/80 | 13/87 |
| 3 | 60/40 | 30/70 | 20/80 |
| 4 | 80/20 | 40/60 | 27/73 |
| 5 | 100/0 | 50/50 | 34/66 |
| 6 | | 60/40 | 40/60 |
| 7 | | 70/30 | 47/53 |
| 8 | | 80/20 | 54/46 |
| 9 | | 90/10 | 60/40 |
| 10 | | 100/0 | 67/33 |
| 11 | | | 74/26 |
| 12 | | | 80/20 |
| 13 | | | 87/13 |
| 14 | | | 94/6 |
| 15 | | | 100/0 |

- b. Transfer of the Property. Owner agrees that the Property may not be sold, transferred or title to the Property conveyed without Lender's prior written consent, and Lender is under no obligation to provide such consent. Lenders consent shall be granted only if new/subsequent owner meets the obligations specified within Section B above.
- c. Exception to Transfer Restriction. Notwithstanding any other provision of this Agreement, the Grant and/or Loan will not be due on transfer of the Property if (1) a transfer of the Property is the result of the death of Owner and the transfer is by devise or operation of

law, (2) the transfer is to a member of Owner's immediate family ("Heir") and, for purposes of this Agreement, the term "immediate family" means parents, siblings or children only, (3) the Heir qualifies for assistance under the federal regulations governing income eligibility for the Grant and/or Loan, and (4) the Heir covenants and agrees in writing to maintain the Property as the Heir's principal residence for the remainder of the term of the Grant and/or Loan and to otherwise comply with all the terms and conditions of this Agreement.

- d. Default. Owner agrees that any default under the terms of the Grant and/or Loan, as those terms are set forth in this Agreement, or under the terms of any other mortgage or encumbrance on the Property, whether superior to or junior to this Agreement, will constitute a default under this Agreement and shall cause the full amount of the Grant and/or Loan to become due and payable.

- e. Right of Redemption. If this Agreement is foreclosed, the redemption period after judicial sale shall be one (1) month in lieu of nine (9) months.